



INVESTMENTS IN MARYLAND FISCAL YEAR 2015

Committed to the future of rural communities.

*Dr. Bill McGowan
State Director
Delaware – Maryland*

USDA is an equal opportunity provider, employer, and lender.



Dear Friends:

I am proud of the tremendous accomplishments made by our Maryland and Delaware staff, consisting of 43 individuals strong, who helped return more than \$570 million in Fiscal Year (FY) 2015 on behalf of Maryland's rural communities. For example, in FY 2015 we helped more than 2,500 rural families become first time homeowners and provided a lifeline to more than 2,700 low-income renters. We oversee a portfolio of 144 loans and grants for water and wastewater infrastructure that protects the health of our environment and the rural residents that live in those communities. In FY 2015 alone, Rural Development invested more than \$24 million for critically needed rural water and wastewater projects, including emergency assistance to one tiny town.

Henderson, Maryland Mayor Sandy Cook, mayor of the tiny northern Caroline County town since 1991, refers to her small town as the *forgotten community* because they are not listed on road signage and other expected places. We recognized this small town with an emergency grant in the amount of \$175,000 – the first award of its kind in Maryland. Emergency Community Water Assistance Grants are used to give small towns help in an emergency at a time when they need it most. In February, 2015 during extreme cold temperatures the small community of 44 homes lost water. The water system failed and was temporarily pieced together to provide water to the community until emergency repair funding was available. USDA and other partners mobilized and developed both a technical and financial solution.

The Henderson story is just one of many stories where Rural Development not only lends money and gives grants; it also shares its knowledge and skills with town leaders. It is our job to understand communities' aspirations and challenges, and work with them to help good things happen. We believe we learn from each other by working together and sharing knowledge, skills, talents and stories.

Our programs would not be possible without the support of our Congressional Delegation, our many partners, and our dedicated USDA Rural Development employees. It is a pleasure to serve rural Maryland – a State that is historically rich with diverse geography and outstanding natural resources.



William A. McGowan, Ed.D
State Director
Maryland and Delaware

USDA RURAL DEVELOPMENT

The U.S. Department of Agriculture Rural Development mission area was created by the 1996 Farm Bill; it consists of three services: the Rural Housing Service (RHS); Rural Utilities Service (RUS); and the Rural Business-Cooperative Service (RBS).

VISION

A rural America that is a healthy, safe, and prosperous place to live and work.

MISSION

To assist rural communities in creating prosperity so they are self-sustaining and economically thriving through investments that create ladders of opportunity, build regional resilience, and support the growth of emerging markets.

During fiscal year 2015, the following USDA Rural Development investments were made in Maryland:

	<u>FY 2014</u>	<u>FY 2015</u>
Water and Waste Disposal Loans and Grants	\$ 36,003,000	\$ 23,832,000
Emergency Community Water Assistance Grant	\$ 0	\$ 175,000
SEARCH* Grant	\$ 180,000	\$ 141,500
Predevelopment Planning Grants	\$ 18,000	\$ 74,000
Distance Learning and Telemedicine Grant	\$ 0	\$ 99,725
Business and Industry Guaranteed Loans	\$ 8,944,000	\$ 3,268,400
Rural Microentrepreneur Assistance Program	\$ 500,000	\$ 251,643
Socially Disadvantaged Groups Grant	\$ 0	172,270
Rural Business Development Grants**	\$ 995,000	\$ 399,000
Rural Energy for America Program	\$ 177,419	\$ 1,326,607
Value Added Producer Grant	\$ 700,341	\$ 1,237,965
Rural Housing Direct Loans	\$ 7,277,912	\$ 9,973,365
Rural Housing Guaranteed Loans	\$ 450,629,713	\$ 506,790,813
Home Improvement and Repair Loans and Grants	\$ 318,525	\$ 227,267
Housing Preservation Grants	\$ 91,896	\$ 50,000
Rural Rental Housing Loans	\$ 6,396,994	\$ 3,761,277
Rental Assistance	\$ 16,378,560	\$ 15,451,020
Self-Help Technical Assistance Grant	\$ 319,995	\$ 35,555
Voucher Program	\$ 14,268	\$ 14,268
Community Facilities Loans and Grants	\$ 8,551,200	\$ 6,638,300
TOTAL ASSISTANCE TO MARYLAND:	\$537,496,823	\$ 573,919,975

*Special Evaluation Assistance for Rural Communities and Households (SEARCH)

** Formerly Rural Business Enterprise Grants

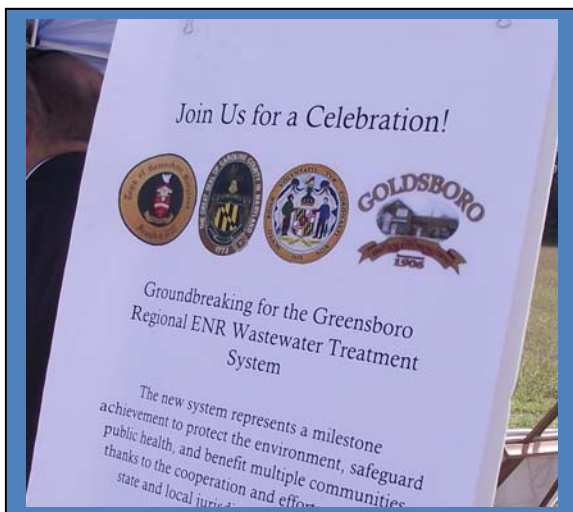
Delaware and Maryland Rural Development programs are administered through the State Office in Dover, DE; one Area Office in Hagerstown, MD and two Satellite Offices located in La Plata, MD and Upper Marlboro, MD. Office information can be found at the back of this report.

Rural Utilities – FY 2015 Investments \$24,322,225

USDA Rural Development's utility programs are the primary financial source for infrastructure investment for rural America. Rural utility programs help provide modern telecommunications, electricity, clean water and wastewater disposal facilities. In addition to water and wastewater, the program can fund solid waste disposal facilities and storm drainage systems.

Water and Waste Disposal Loans and Grants develop water, waste and storm drainage systems in rural areas and towns with populations up to 10,000. This program provides safe, clean drinking water and sanitary wastewater facilities in rural America. Funds are available to public entities such as towns, counties, special-purpose districts, Indian tribes and non-profit corporations. Rural Development also guarantees loans made by banks or other lenders. The same types of applicants are eligible for both grants and loans. This program addresses basic unmet needs of health and infrastructure in rural areas.

<u>NAME</u>	<u>TYPE</u>	<u>LOAN AMOUNT</u>	<u>GRANT AMOUNT</u>	<u>OTHER FUNDING SOURCE</u>	<u>CONNECTIONS</u>
Town of Accident	Sewer	\$ 770,000	\$ 996,000	\$ 2,000,000	272
Allegany County Commissioners (Creek Road)	Water	\$ 100,000	\$ 715,000	\$ 300,000	375
Allegany County Commissioners (Rt. 36 Mt. Savage to Barrelville Road)	Water	\$ 100,000	\$ 600,000	\$ 100,000	490
Garrett County Sanitary District, Inc. (Deep Creek Lake)	Sewer	\$ 9,180,000	\$ 0	\$ 0	5,749
Town of Greensboro	Sewer	\$ 300,000	\$ 612,000	\$ 9,479,000	986
Town of Hurlock	Water	\$ 1,110,000	\$ 0	\$ 0	1,086
LaVale Sanitary District	Sewer	\$ 650,000	\$ 0	\$ 738,000	8,000
Town of Oakland	Water & Sewer	\$ 819,000	\$ 771,000	\$ 2,006,000	1,180



Water and Waste Disposal Loans and Grants (continued)

<u>NAME</u>	<u>TYPE</u>	<u>LOAN AMOUNT</u>	<u>GRANT AMOUNT</u>	<u>OTHER FUNDING SOURCE</u>	<u>CONNECTIONS</u>
Commissioners of Sudlersville	Sewer	\$ 0	\$ 918,000	\$ 6,804,000	452
Talbot County Council (Serving multiple counties)	Sewer	\$ 1,158,000	\$ 233,000	\$ 6,175,000	*
Town of Westernport	Water	\$ 600,000	\$ 1,000,000	\$ 1,200,000	1,306
Worcester County Commissioners (Mystic Harbour)	Sewer	\$ 2,450,000	\$ 750,000	\$ 0	19,896
Totals:		\$ 17,237,000	\$ 6,595,000	\$ 20,667,000	39,792

*The bio-solids (i.e. grease) are collected throughout Dorchester, Caroline, Queen Anne's & Talbot Counties and are transported to the new treatment facility. It is estimated that 16,000 residential properties are served by this project.

Emergency Community Water Assistance Grants help eligible communities prepare for, or recover from, an emergency that threatens the availability of safe, reliable drinking water for households and businesses. The Commissioners of Henderson were the first recipients in Maryland to receive this grant. The award amount of \$175,000 was used to make emergency repairs to its water system. A combination of unusually cold temperatures in February and high demand caused the aging system to fail – leaving the town's 146 residents temporarily without water.



Pictured in front of the Henderson water tower – Bill McGowan, State Director; Mayor Sandy Cook, and Lisa Mensah, Under Secretary.

Special Evaluation Assistance for Rural Communities and Households (SEARCH) Program is designed to make predevelopment planning grants for feasibility studies, design assistance, and technical assistance to financially distressed communities in rural areas with populations of 2,500 or fewer inhabitants for water and waste disposal projects.

<u>NAME</u>	<u>GRANT AMOUNT</u>	<u>OTHER FUNDING SOURCE</u>	<u>PURPOSE</u>
Garret County Sanitary District (Bloomington)	\$30,000	\$0	To be used for the cost of a Preliminary Engineering Report (PER) and an Environmental Report (ER) for the Bloomington Water System Connection to the Westernport Water System.
Garret County Sanitary District (Western Conveyance)	\$30,000	\$0	To fund the cost of a PER and ER for the Western Conveyance Wastewater Collection System.

SEARCH (continued)

<u>NAME</u>	<u>GRANT AMOUNT</u>	<u>OTHER FUNDING SOURCE</u>	<u>PURPOSE</u>
Garret County Sanitary District (Friendsville)	\$30,000	\$0	To be used for the cost of a PER & ER for the Wastewater Flow Equalization Tank Rehab.
Somerset County Sanitary District (Westover)	\$25,000	\$0	To fund the cost of a PER and ER for water distribution system for Village of Westover.
Town of Trappe	\$26,500	\$0	To fund the cost of a PER and ER for wastewater treatment facilities for the Town of Trappe.
Totals:	\$141,500	\$0	

Predevelopment Planning Grants for Water and Waste Disposal Projects help pay costs associated with developing an application for water and waste disposal projects that can be funded by Rural Development. Major cost items are the Preliminary Engineering Report (PER) and the Environmental Report.

<u>NAME</u>	<u>GRANT AMOUNT</u>	<u>OTHER FUNDING SOURCE</u>	<u>PURPOSE</u>
City of Crisfield	\$25,000	\$8,500	To complete comprehensive wastewater collection system study to reduce bottlenecks in the gravity sewers and underperforming pump stations.
LaVale Sanitary Commission	\$25,000	\$8,500	For PER and ER for wastewater treatment plant for LaVale and Frostburg.
Pocomoke City	\$24,000	\$8,000	For PER and ER to apply for funding to rehabilitate the Primary Pump Station.
Totals:	\$74,000	\$25,000	

Distance Learning and Telemedicine program helps rural communities use the unique capabilities of telecommunications to connect to each other and to the world, overcoming the effects of remoteness and low population density. For example, this program can link teachers and medical service providers in one area to students and patients in another.

<u>RECIPIENT</u>	<u>GRANT AMOUNT</u>	<u>PURPOSE</u>
Atlantic General Hospital Corporation (Berlin)	\$99,725	To install teleconferencing equipment in nine rural health clinics in Maryland and Delaware to provide at-home monitoring equipment.
Total	\$99,725	

Rural Business - FY 2015 Investments \$6,655,885

USDA Rural Development's rural business programs help provide financial assistance, business planning, technical assistance, research, education, and information to cooperatives and rural businesses in cooperation with public and private community-based organizations.

Business and Industry Guaranteed Loans help finance development or improvements to business and industry to enhance employment opportunities and improve the economic and environmental climate in rural communities. This is achieved through bolstering existing private credit through guaranteeing quality loans which foster lasting community benefits. This assistance is available to businesses located in rural areas and towns with populations up to 50,000.

<u>BUSINESS</u>	<u>PURPOSE</u>	<u>LOAN AMOUNT</u>	<u>ANTICIPATED JOBS CREATED/SAVED</u>
Asian Taste Corporation (Salisbury)	To purchase building/restaurant.	\$205,000	4 created/saved
Gaur Lila, LLC (Salisbury)	To purchase a Best Western hotel.	\$2,700,000	18 created/saved
Northeast Pallet, LLC (Westminster)	To purchase equipment for start-up pallet manufacturing facility.	\$363,400	6 created
Totals		\$3,268,400	28 created/saved

Rural Micro-entrepreneur Assistance Program provides direct loans, technical assistance grants, and technical assistance-only grants to micro-development organizations to support the development and ongoing success of rural micro-entrepreneurs and microenterprises.

<u>RECIPIENT</u>	<u>GRANT AMOUNT</u>	<u>PURPOSE</u>
Eastern Shore Entrepreneurship Center, Inc. (Easton)	\$108,076	To provide technical assistance and training to rural micro-entrepreneurs and microenterprises.
Maryland Capital Enterprises, Inc. (Salisbury)	\$143,567	To provide technical assistance and training to rural micro-entrepreneurs and microenterprises.
Total	\$251,643	

Socially Disadvantaged Groups Grant (SDGG) program is to provide technical assistance to socially disadvantaged groups through cooperatives and Cooperative Development Centers. This program supports technical assistance such as feasibility studies, leadership and training, and the development of business and strategic plans. **The University of Maryland Eastern Shore was awarded a SDGG grant in the amount of \$172,270.**

Rural Business Development Grants (RBDG) are made to support targeted technical assistance, training and other activities leading to the development or expansion of small and emerging private businesses in rural areas that have fewer than 50 employees and less than \$1 million in gross revenues. This program provides grants for rural projects that finance and facilitate development of small and emerging rural businesses help fund distance learning networks, and help fund employment related adult education programs. To assist with business development, RBDGs may fund a broad array of activities. *The New Farm Bill combined the Rural Business Economic Grant and Rural Business Opportunity Grant Programs into RBDG.*

<u>RECIPIENT</u>	<u>GRANT AMOUNT</u>	<u>TYPE OF ASSISTANCE</u>	<u>ANTICIPATED JOBS CREATED OR SAVED</u>
Allegany College of Maryland (Cumberland)	\$ 21,400	To purchase a Computer Numerical Control (CNC) technology training tool, technical assistance, and related equipment.	53
Cecil County Commissioners (North East)	\$ 21,400	To support the Bassmaster Elite Tournament and Summerfest event in North East, Maryland.	320
Town of Chestertown	\$ 21,400	To pay for an architectural design for the Chestertown Marina Interpretive Center	0
Dorchester County (Cambridge)	\$ 21,400	To purchase equipment and training in Dorchester Technology Park.	105
Friends Aware, Inc. (Cumberland)	\$ 185,000	Building expansion & renovation to enable Friends Aware to increase access to job training opportunities for current residents and expand to community partners.	0
HART for Animals, Inc. (Accident)	\$ 21,400	To start a veterinary technician training program.	25
Natural Capital Investment Fund, Inc. (Frostburg)	\$ 21,400	To deliver technical assistance to small businesses in partnership with Tri-County Council of Western MD.	12
Town of Princess Anne	\$ 21,400	To pay for furnishing and equipment for the Washington Hotel (historic building).	12

Rural Business Development Grants (continued)

<u>RECIPIENT</u>	<u>GRANT AMOUNT</u>	<u>TYPE OF ASSISTANCE</u>	<u>ANTICIPATED JOBS CREATED OR SAVED</u>
Somerset County Commissioners (Princess Anne)	\$ 21,400	To bring broadband access to the existing Princess Anne Industrial Park.	12
Tri-County Council for Eastern Shore (Salisbury)	\$ 21,400	For marketing and advertising the Eastern Shore as a craft beer destination.	5
Upper Shore Regional Council (Chestertown)	\$ 21,400	To further the goals of Upper Shore Regional Council, to include marketing plans, web-based inventory of sites, and many other activities.	0
Totals:	\$ 399,000		544

Rural Energy for America Program (REAP) was authorized as part of the 2008 Farm Bill to assist farmers, ranchers, and rural small businesses develop renewable energy systems and make energy efficiency improvements to their operations.

<u>RECIPIENT</u>	<u>GRANT AMOUNT</u>	<u>PURPOSE</u>
Airpark Animal Hospital, LTD (Westminster)	\$ 59,875	Renewable energy -solar Animal Hospital
Bikle Manufacturing, Inc. (Smithsburg)	\$ 8,747	Energy Efficiency-LED Lighting Metal Fabrication Business
Clark Elloak Farm (Ellicott City)	\$ 20,000	Renewable energy – solar Agri-tourism & Farm
Dertzco, LLC (Mt. Airy)	\$ 38, 825	Renewable energy - solar Construction
Dodon Farm Training Center, LLC (Davidsonville)	\$ 11,268	Renewable energy - solar Equestrian Center
Douglas R. Johnson, LLC (Rising Sun)	\$ 17,842	Renewable energy - solar Horse Farm / Boarding Stables
Firefly Farms, Inc. (Accident)	\$ 22,985	Renewable energy - solar Creamery
Frall Developers, Inc. (Mt. Airy)	\$ 131,250	Renewable energy - solar Land Developer
Hoffman Irrigation Service & Repair (Federalsburg)	\$ 26,925	Renewable energy –solar Agricultural Irrigation Business

Rural Energy for America Program (continued)

<u>RECIPIENT</u>	<u>GRANT AMOUNT</u>	<u>PURPOSE</u>
Holiday Stables (Harwood)	\$ 19,000	Renewable energy – solar Equestrian Center
Jerry Watt Farm (Middleburg)	\$ 94,250	Renewable energy – solar Dairy Farm
Keymar Farms, LLC (Keymar)	\$ 74,219	Renewable energy – solar Crop Farm
Lapp Family Bakery (Worton)	\$ 20,000	Renewable energy - solar Bakery
Lease Brothers, Inc. (Union Bridge)	\$ 62,025	Renewable energy – solar Poultry & Grain Farm
Lee Richardson Farms (Willards)	\$ 20,000	Renewable energy - solar Grain and Poultry Farm
Lowman & Sorenson Enterprises, LLC (Union Bridge)	\$ 31,250	Renewable energy –solar Crop Farm
Marshall's Professional Property Management (Cambridge)	\$ 10,270	Renewable energy – solar Lawn Care Business
Mason Dixon Game Outfitters, LLC (Pylesville)	\$ 30,850	Renewable energy – solar Hunting/Dog Training
Mike's Welding Service (Monrovia)	\$ 11,267	Renewable energy – solar Fabrication Business
Nelson's Agri-Service, LLC (Taneytown)	\$ 15,090	Renewable energy – solar Farm Supply Business
Patterson Farms, Inc. (Chestertown)	\$ 96,800	Renewable energy - solar Dairy Farm
Petticoats Advance Equestrian Center, LLC (Upperco)	\$ 9,180	Renewable energy – solar Equestrian Center & Farm
Rosewood Farms (Hebron)	\$ 13,118	Renewable energy – solar Grain & Hay Farm
Staley's Body Shop (Westminster)	\$ 50,450	Renewable energy - solar Auto Body Repair Business
Swann Farms Operational, LLC (Owings)	\$ 16,260	Renewable energy - solar Produce Farm
Tranquility Farm (Holywood)	\$ 49,375	Renewable energy - solar Hog Farm

Rural Energy for America Program (continued)

<u>RECIPIENT</u>	<u>GRANT AMOUNT</u>	<u>PURPOSE</u>
Vineyards at Dodon, LLC (Davidsonville)	\$ 31,732	Renewable energy – solar Vineyard & Winery
Wetsuit Wearhouse, Inc. (Williamsport)	\$ 19,750	Renewable energy - solar Wetsuit Outfitters
Williamsport Storage Bins, Inc. (Hagerstown)	\$ 49,675	Renewable energy - solar Self - Storage Business
Wings Landing Farms, LLC (Preston)	\$ 143,922	Renewable energy - solar Produce Farm
Total:	\$1,206,200	

Advanced Biofuel Payment Program provides payments to producers to support and expand production of advanced biofuels refined from sources other than corn kernel starch. The Program supports and helps to ensure the expanding production of advanced biofuels by providing payments to eligible advanced biofuel producers. **Enviva, LP (headquartered in Bethesda, MD) is receiving a \$120,407 payment.** They have facilities in Mississippi, North Carolina and Virginia which are engaged in the business of manufacturing wood pellets. Manufactured wood pellets are sold to and used by third parties for industrial and utility scale energy applications.

Value-Added Producer Grants A competitive grant program for agricultural producers that add value to their products through processing, segregation, or other means. Funds may be used for feasibility studies or business plans, working capital for marketing value-added agricultural products and for farm-based renewable energy projects. Eligible applicants include independent producers, farmer and rancher cooperatives, and agricultural producer groups. Value-added products are created when a producer increases the consumer value of an agricultural commodity in the production or processing stage.

<u>BUSINESS</u>	<u>AMOUNT</u>	<u>PURPOSE</u>
Antietam Creek Vineyards, LLC (Sharpsburg)	\$ 49,900	To fund marketing, branding, bottling services and supplies for locally produced wines.
Calvert's Gift Farm (Sparks)	\$ 239,610	To fund labor and supply costs for promotion and outreach to Baltimore City restaurants
Groff's Content Farm, LLC (Rocky Ridge)	\$ 250,000	To expand the sales of locally produced meat and eggs
Hartford Vineyard, LLC (Forest Hill)	\$ 250,000	To develop new wines, expand operations and quality assurance programs
Lanco Dairy Farms Coop (Hagerstown)	\$ 52,000	To develop a feasibility study on owning a plant that processes Italian-style cheese
Links Bridge Vineyards, Inc. (Thurmont)	\$ 116,655	To assist the vineyard with marketing wine through an on farm tasting room, wine festivals and the internet.

Value-Added Producer Grants (continued)

<u>BUSINESS</u>	<u>AMOUNT</u>	<u>PURPOSE</u>
True Chesapeake Oyster Company, LLC (Ridge)	\$ 250,000	To pay for web development, labor, packaging, and the marketing of sustainably farm-raised native Chesapeake Bay oysters.
Waters Orchard (Germantown)	\$ 29,800	To determine the feasibility of producing hard cider from locally produced apples
Total:	\$ 1,237,965	

Rural Housing - FY 2015 Investments \$536,303,565

USDA Rural Development's housing programs help provide rural Americans with decent, safe, sanitary and affordable housing. The housing programs are designed for rural Americans whose incomes range from very low to moderate.

Home Ownership Loans are available in two types: guaranteed and direct. The purpose is to provide financing with no down payment and at favorable rates and terms to rural residents living in communities with a population of 35,000 people or less and is rural in character. A guaranteed loan is made by a private financial institution and is guaranteed against most loss if there is a default. Loans are for the purchase, construction, rehabilitation, or relocation of a dwelling and related facilities.

<u>DIRECT LOANS</u>	<u>GUARANTEED LOANS</u>	<u>NUMBER OF HOMES</u>
\$9,973,365	\$506,790,813	2,542 *

Total FY 2014 Home Ownership Loans: \$516,764,178

*58 direct loans and 2,484 guaranteed loans = 2,452 homes.



Home Improvement and Repair Loans and Grants enable very low-income rural homeowners to remove health and safety hazards from their homes and to make homes accessible for people with disabilities. Loans have a maximum interest rate of one percent. Grants are available for people 62 years old and older who cannot afford to repay a loan.

<u>GRANTS</u>	<u>LOANS</u>	<u>NUMBER OF HOMES REPAIRED</u>
\$155,101	\$72,166	28

Total FY 2015 Home Improvement & Repair Loans and Grants: \$227,267

Housing Preservation Grants provided to non-profit groups and public bodies to help very low- and low-income homeowners repair and rehabilitate their homes. Rental property owners can use them to repair and rehabilitate their units if they agree to make such units available to low- and very low-income families.

<u>ORGANIZATION</u>	<u>GRANT AMOUNT</u>
Caroline County Habitat for Humanity	\$16,667
Garrett County Community Action Committee, Inc.	\$16,667
Shore Up! Inc.	\$16,666
Totals:	\$50,000.00

Self-Help Technical Assistance Grants are made to a public body or a public or private non-profit corporation to provide supervisory assistance to low-income families who repair and rehabilitate their own homes in rural areas. Under the program, a group of six or eight families work together to repair and rehabilitate their own homes. The families work on each other's house and no family can move in until all the houses are complete. Each family receives a regular homeownership (502) direct loan.

<u>NAME</u>	<u>AMOUNT</u>	<u>PURPOSE</u>
Interfaith Housing Alliance Incorporated	\$35,555	Supplemental funds will be used for recruitment, screening, loan packaging and construction technical assistance to self-help housing applicants in constructing their homes. 20 families will be assisted. In the previous year (FY 2014) \$319,995 was provided.

Total: **\$35,555**

Rural Rental Housing Direct and Guaranteed Loans provide apartment living for people who cannot afford to purchase and maintain their own home. Loans are made for site development and construction of apartments for people with very low, low and moderate incomes. Some units are reserved for people age 62 and over, and people with disabilities age 18 and over. **Farm Labor Housing loans and grants** provide decent and safe living quarters for migrant or year-round farm workers. Loans are available to farmers, public or private nonprofit organizations and units of state and local governments. Rental Assistance helps reduce rents for lower income households.

<u>NAME OF PROJECT</u>	<u>TYPE</u>	<u>GUARANTEED LOAN</u>	<u>DIRECT LOAN</u>	<u>OTHER FUNDING SOURCES</u>
Carroll La Plata Village Ltd. Partnership (La Plata)	For partial rehab of 32- family units at "Carroll La Plata Village" apartments.		\$ 793,022	
Indian Head Elderly, LP (Bryan's Road)	For partial rehab of 30- elderly units at "Indian Head Elderly" apartments.		\$ 986,323	
Indian Head Village, LP (Bryan's Road)	For partial rehab of 40- family units at "Indian Head Village" apartments.		\$ 1,126,949	
Snow Hill Citizens for Decent Housing, Inc. (Snow Hill)	For partial rehab of 28- family units at "New Hope Village" apartments.		\$ 854,983	
Totals:		\$	\$ 3,761,277	\$

USDA also provided **\$15,451,020** in servicing and renewal rental assistance that will serve 2,769 rental units. Over the years, Overall, USDA Rural Development provides continuous monitoring, guidance and servicing of 153 properties in Maryland consisting of 5,356 units.

Rural Development Voucher Program is intended to offer protection to eligible multifamily housing tenants in properties financed through Rural Development's Section 515 Rural Rental Housing Program (515 property) who may be subject to economic hardship through prepayment of the Rural Development mortgage. When the owner of a 515 property pays off the loan prior to the loan's maturity date (either through prepayment or foreclosure action), the Rural Development affordable housing requirements and rental assistance subsidies generally cease to exist. Rents may increase, thereby making the housing unaffordable to tenants. Through this program, **\$14,268** was made available to provide housing rent assistance to tenants living in a Rural Development rental housing property where the owner has prepaid the existing Rural Development mortgage.

Community Facilities Loans and Grants - FY 2015 Investments \$8,551,200

Community Facilities direct and guaranteed loans help provide essential services in rural areas and towns with a population of 20,000 or less. Direct loan funds are available to public entities such as municipalities, counties, special-purpose districts and non-profit corporations. Rural Development also guarantees community facility loans made by banks or other lenders. The Community Facilities program is very versatile -- projects can range from libraries, museums, schools, police and fire equipment, jails, civil defense buildings, streets and sidewalks to hospitals, animal shelters, dental clinics, nursing homes and child care facilities.

<u>NAME/LOCATION</u>	<u>PURPOSE</u>	<u>LOAN/GRANT AMOUNT</u>	<u>LEVERAGED FUNDS FROM OTHER SOURCES</u>
Carroll County Public Schools (Westminster)	To offset the cost of a new walk-in freezer, two-door reach-in refrigerator and milk cooler for Westminster Middle School.	\$ 11,800 grant	\$ 22,000
Cecil College Foundation, Inc. (North East)	To replace the existing sound system in the Milburn Stone Theatre.	\$ 50,000 grant	\$ 130,300
County Commissioners of Charles County, Maryland (Bel Alton)	To finance Bel Alton Community Development Center for continued use.	\$ 1,380,000 loan	
Community Rescue Service, Inc. (Hagerstown)	To offset the cost of a new ambulance purchase.	\$ 50,000 grant	\$ 200,000
Town of Deer Park	To purchase a new utility vehicle with plow and dump bed.	\$ 50,000 grant	\$ 16,844
Enchanted Haven Horse Rescue, Inc. (Ridgely)	For the purchase of equipment for behavioral therapy and training.	\$ 26,000 grant	\$ 41,000
Key Point Health Services, Inc. (Aberdeen)	For the purchase and renovation of three properties.	\$ 5,000,000 loan	
Pittsville Volunteer Fire Department	To purchase a 12-seat passenger van equipped with decals and lights.	\$ 20,500 grant	\$ 16,800
West Cecil Health Center (Conowingo)	To assist with cost overruns in the facility construction cost, specific to storm water management facilities	\$ 50,000 grant	\$ 1,250,000
Totals:		\$ 6,638,300	\$ 6,585,314

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Rural Development – Housing and Community Facilities Programs

Program	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Single Family Home Ownership Direct Loans	Safe, well-built, affordable homes for rural Americans.	Families and individuals.	Buy, build, improve, repair or rehabilitate a rural home as the applicant's permanent residence.	Rural areas with populations of up to 35,000.	Direct loan.	Up to 100% of market value or cost. Loan term of 33/38 years. Applicant may be eligible for payment assistance (subsidy) on the loan.
Single Family Home Ownership Guaranteed Loans	To assist moderate-income applicants(s)/household(s) in buying their homes by guaranteeing loans made by private lenders.	Families and individuals.	Purchase new or existing home and refinance existing Rural Development guaranteed or direct loans.	Rural areas with populations of up to 35,000.	Loan guarantee.	30-year, fixed rate. Interest rate is negotiated between lender and borrower. Loans up to 100% of market value plus the amount of the up-front guarantee fee being financed.
Single Family Repair Loans and Grants	To help very-low-income applicants remove health and safety hazards or repair their homes.	Families and individuals who currently own their home.	Repair/replace roof, winterizing, purchase or repair heating system, structural repair, water/sewage connect fees, etc.	Rural areas with populations of up to 35,000.	Direct loan and grant.	Loans up to \$20,000 up to 20 years at 1%. Grants available to very-low-income applicants 62 years or older unable to pay 1% loan.
Mutual Self-Help Housing Grants	Assist lower-income families in building their own homes.	Non-profits and public bodies.	Technical assistance to help small groups of families to build each other's homes.	Rural areas with populations of up to 35,000.	Grant.	Grant agreement.
Rural Rental Housing Direct Loans	Safe, well-built, affordable rental housing for very-low-income individuals and families.	Individuals, trusts, associations, limited partnerships, for-profit and non-profit entities, Tribes, public bodies.	New construction or substantial rehabilitation of rental housing.	Rural areas with populations of up to 35,000.	Direct loan.	Up to 100% of total development cost (non-profits); 97% (for-profits); 95% (for-profits with Low-Income Housing Tax Credits). 30-year term with up to 50-year amortization.
Rural Rental Housing Loan Guarantees	Provides loan guarantees on loans to build or preserve affordable housing for very-low to moderate-income tenants.	For profit and non-profit lenders.	Build or rehabilitate affordable rental housing.	Rural areas with populations of up to 35,000.	Loan guarantee.	At least 25-year term with fixed interest rate. Loan guarantees up to 90% of the principal.
Housing Preservation Grants	Repair and rehabilitate housing owned or occupied by very-low and low-income rural families.	Public bodies and non-profit organizations.	Operation of a program which finances repair and rehabilitation activities for single-family and small rental properties.	Rural areas with populations of up to 35,000.	Grant.	Grant agreement.
Farm Labor Housing Loans and Grants	Safe, well-built affordable rental housing for farmworkers.	Individuals, public and private non-profit organizations.	New construction or substantial rehabilitation of rental housing.	N/A.	Direct loan and grant.	Up to 102% of total development cost. Up to 33 years to repay at 1% interest.
Community Facilities Loans and Grants	Improve, develop, or finance essential community facilities for rural communities.	Public bodies, non-profits, and Federally recognized Indian Tribes.	Construct, enlarge or otherwise improve essential community facilities, such as public safety, fire and rescue, telecommunications, schools, libraries, hospitals, other health care facilities, etc. This may include furnishings, fixtures and other required equipment.	City, town or unincorporated area of not more than 20,000 in population. Facilities must primarily serve rural residents.	Direct loan, loan guarantee or grant.	Up to 100% of market value. Term is for useful life of the facility or equipment, the state statute, or 40 years. Maximum grant 75% of project cost. Grant eligibility based on income, population and need.
Rural Community Development Initiative	To facilitate housing, community facility and community and economic development projects.	Private non-profit or public organizations, philanthropic foundations, low-income communities.	Technical assistance grants of \$50,000 to \$300,000 to develop the capacity and ability of the awardees to carry out needed projects.	City, town or unincorporated area of not more than 50,000 in population.	Grant.	Matching funds required for grant.

Direct Loans and Grants: Apply to Rural Development. Loan Guarantees: Apply to participating intermediaries such as approved banks, mortgage companies, etc.

Rural Development – Business and Cooperative Programs

Program	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Business and Industry Loan Guarantees	Create jobs/stimulate rural economies by providing financial backing for rural businesses.	Lender/Businesses.	Real estate, buildings, equipment, supplies, working capital, and some debt refinancing.	All areas except cities over 50,000 and their contiguous urbanized areas.	Loan guarantee.	Lender and borrower negotiate terms. Up to 30 years for real estate, 15 years for machinery and equipment, and 7 years for working capital.
Rural Business Development Grants	Assist the startup or expansion of small and emerging private businesses and/or non-profits in rural communities. Note: This program combines the former Rural Business Enterprise Grant and Rural Business Opportunity Grant programs and was created through the 2014 Farm Bill.	Public bodies, government entities, non-profit entities, and Federally recognized Indian Tribes.	Acquire or develop land, buildings, plants and equipment; build or improve access roads, parking areas, utility extensions, and water and waste disposal facilities; provide technical assistance; establish revolving loan funds; and to support rural distance learning programs that provide educational or job training.	All areas rural in character except cities over 50,000 and their contiguous urbanized areas.	Grant.	Refer to the new rules, when available, for grant terms and conditions.
Intermediary Relending Program Loans	Establish revolving funds for business facilities and community development projects.	Public bodies, non-profit corporations, Native American Tribes and cooperatives.	Community development projects, establishment or expansion of businesses, creation or saving of rural jobs.	Rural areas and incorporated places with populations of less than 50,000.	Direct loan.	The intermediary makes loans to businesses from its revolving loan fund on terms consistent with security offered. Intermediary pays 1% for 30 years.
Rural Microentrepreneur Assistance Program	Establish revolving funds to target assistance to small rural enterprises.	Microenterprise Development Organizations (MDOs).	Loans, technical, and capacity-building assistance to businesses with 10 or fewer employees and sole proprietorships.	All areas except cities over 50,000 and their contiguous urbanized areas.	Loans, grants.	Rural microenterprises apply directly to the intermediary.
Rural Economic Development Loans and Grants	Finance economic development and job creation in rural areas.	Rural Utilities Service-financed electric and telephone utilities.	Business startups or expansion projects that create rural jobs.	Rural areas with priority to places with populations of 2,500 or less.	Direct loan or grant to establish revolving loan fund.	Intermediary makes loans to for-profit or non-profit businesses and public bodies. Loans are 0% for 10 years.
Rural Cooperative Development Grants	Establish/operate centers for cooperative development.	Non-profits and institutions of higher education.	Establish centers to provide technical assistance, training, applied research, and collection and interpretation of data, for the purpose of cooperative development.	All areas except cities over 50,000 and their contiguous urbanized areas.	Grant.	Minimum 25% fund match (5% for 1994 Institutions). Grants awarded competitively.
Socially Disadvantaged Groups Grants	Provides funds to eligible cooperatives or an association of cooperatives to provide technical assistance to small, socially disadvantaged producers in rural areas.	Cooperatives and associations of cooperatives whose membership and board of directors is comprised of at least 75% socially disadvantaged agricultural producers.	Technical assistance.	All areas, except cities over 50,000 and their contiguous urbanized areas.	Grant.	Grants are awarded on a competitive basis. There is no matching requirement.
Value-Added Producer Grants	Help independent agricultural producers enter into activities that add value to their crops.	Independent producers, farmer and rancher cooperatives, producer groups, majority-controlled producer-based business ventures.	Feasibility studies, business plans; working capital.	All areas.	Grant.	Grants are awarded on a competitive basis. Funds cannot be used to build facilities or purchase equipment. Funds must be matched on a dollar-for-dollar basis.

Rural Development – Business and Cooperative Programs (Cont'd.)

Program	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Rural Energy for America Program (REAP) Loan Guarantees and Grants	Provide assistance for energy efficiency improvements or purchase of a renewable energy system for operations.	Rural small businesses and agricultural producers.	Energy efficiency improvements, renewable energy systems, land acquisition and working capital.	Cities, towns, unincorporated areas with population less than 50,000. (Population limits do not apply to agricultural producers)	Loan guarantee and/or grant..	Grants up to 25% of project costs not to exceed \$250,000 for energy efficiency projects and \$500,000 for renewable energy. Loan guarantees up to 75% of project cost not to exceed \$25 million.
REAP Audit/Development Grants	Provide grant to entity to pass through to a small business or agricultural producer for 75% of the cost of an energy audit or renewable energy development assistance.	State, Tribal or local government institutions of higher education; rural electric cooperatives; or public power entities.	\$100,000 grant to entities, smaller ones to small business and agricultural producers for 75% of energy audit or renewable energy development assistance.	Cities, towns, unincorporated areas with population less than 50,000.	Grant.	\$100,000 to entities and up to 75% of the cost of energy audit for renewable energy development assistance.
Biorefinery Assistance Program Loan Guarantees	Provide loan guarantees for the development and construction of commercial-scale biorefineries or to retrofit facilities using eligible technology for the development of advanced biofuels.	Individuals, Indian Tribes, State or local governments, corporations, farm cooperatives, associations of agricultural producers, national laboratories, higher learning institutions, rural electric co-ops, public power entities, consortiums of any of the entities.	Loan guarantees to develop and construct commercial-scale biorefineries or retrofit facilities to use eligible technology for the development of advanced biofuels.	No restrictions.	Loan.	90% (maximum) guarantee on loans up to \$125 million; 80% (maximum) guarantee on loans less than \$150 million; 70% (maximum) guarantee on loans of \$150 million but less than \$200 million; 60% (maximum) guarantee on loans of \$200 million up to \$250 million.
Repowering Assistance Program	Provide payments to biorefineries to replace fossil fuels with biomass.	Biorefineries.	Grant to biorefineries, including ethanol and biodiesel plants that use electricity generated from natural gas and coal and require this for the fermentation process.	No restrictions.	Grant.	As funds are available. Complete applications submitted to National Office for review.
Advanced Biofuel Payment Program	Provide payments to producers of advanced biofuels.	Eligible producers of advanced biofuels.	Grant to producers of advanced biofuels (non-commercial-based).	No restrictions.	Grant.	As funds are available. Complete applications submitted to National Office for review. Grant awards determined by National Office.

Direct Loans and Grants: Apply to Rural Development. Loan Guarantees: Apply to participating intermediaries such as eligible banks, etc. Revolving Funds (RMAP, IRP, REDLG): Intermediaries apply to Rural Development, others to the intermediaries.

Rural Development – Utilities Programs

Program	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Water and Waste Disposal Loans and Grants	Provide infrastructure for rural areas.	Public entities, Indian Tribes and non-profit corporations.	Build, repair and improve public water systems and waste collection and treatment systems.	Rural areas, and towns with up to 10,000 population.	Direct loan and grant.	Repayment period is a maximum of 40 years. Grant funds may be available.
Water and Waste Disposal Loan Guarantees	Provide infrastructure for rural areas.	Public entities, Indian Tribes and non-profit corporations.	Construct, repair and improve water supply and distribution systems and waste collection and treatment systems.	Rural areas, and towns with up to 10,000 population.	Loan guarantee.	Eligible lenders obtain up to a 90% guarantee on loans they make and service.
Solid Waste Management Grants	Provide technical assistance and/or training to those who operate and maintain active landfills.	Public bodies, private non-profit organizations, Indian Tribes, academic institutions.	Technical assistance and training to improve landfill conditions and protect against threats to nearby water resources.	Rural areas, and towns with up to 10,000 population.	Grant.	Applications accepted year-round. Complete applications submitted to National Office for review.
Technical Assistance/ Training/Circuit Rider	Provide technical assistance and training.	Public, private, and non-profit organizations.	Provide technical assistance and training to assist with management of water and waste projects.	Rural areas and towns with up to 10,000 population.	Grant.	As funds are available. Complete applications submitted to National Office for review.
Rural Broadband Loan and Loan Guarantee	Deployment of broadband service to eligible rural communities. Note: The 2014 Farm Bill revises program provisions. New rules are expected to be published in FY 2015.	Entities seeking to provide broadband services in rural areas.	Finance the construction, improvement and acquisition of facilities and equipment to provide broadband service in eligible rural communities.	Refer to the new rules, when available, for population limits.	Refer to the new rules, when available, for loan details.	Refer to the new rules, when available, for loan terms and conditions.
Electric and Telecommunications Loans	Assist rural communities in obtaining affordable, high-quality electric and telecommunications services.	Non-profit and cooperative associations, public bodies, and other utilities.	Generation, transmission facilities and distribution of electric power, including alternative, renewable, conservation and energy efficiency programs. Enhance 911 emergency service, digital switching equipment, and fiber optic cable, along with traditional main system telecommunications service.	Electric: areas served by an existing rural electric borrower, or rural areas other than a city or town of more than 20,000. Telecommunications: areas cities with population over 5,000.	Direct loan or loan guarantee.	Interest rates are established in accordance with 7CFR 1714. Contact RUS at www.rd.usda.gov or 1 (800) 670-6553.
Distance Learning and Telemedicine	Development and deployment of advanced telecommunication services throughout rural America to improve education and health care.	Incorporated entities, including municipalities, for-profit, and non-profit corporations that operate rural schools, libraries, health care clinics and other educational or health care facilities.	To provide end-user equipment and programming that delivers distance learning and telemedicine services into eligible areas.	Rural areas outside incorporated or unincorporated cities with population over 20,000.	Grant.	Awards range from \$50,000 to \$500,000. A minimum of 15% in matching funds is required.

Water and Electric Programs: Contact the Rural Utilities Service Administrator; All others: Contact the Rural Development State or local office.

Summary of Rural Development Program Purposes

	Land & Bldgs.	Mach. & Equip.	Working Capital	Infrastructure	Tech. Asst./Train.
Rural Housing and Community Facilities Programs					
Single Family Housing Direct Loans (including Self-Help Loans)	♦				
Single Family Housing Loan Guarantees	♦				
Single Family Housing Repair Loans/Grants	♦				
Rural Rental Housing Direct Loans	♦			♦	
Rural Rental Housing Loan Guarantees	♦			♦	
Housing Preservation Grants	♦	♦	♦	♦	♦
Farm Labor Housing Loans/Grants	♦			♦	
Community Facilities Direct Loans, Loan Guarantees, Grants*	♦	♦	♦	♦	
Rural Community Development Initiative					♦
Rural Business and Cooperative Programs					
Business and Industry Loan Guarantees	♦	♦	♦	♦	
Rural Business Development Grants	♦	♦	♦	♦	♦
Intermediary Relending Loans	♦	♦	♦		
Rural Microentrepreneur Assistance Program	♦	♦	♦	♦	♦
Rural Economic Development Loans and Grants	♦	♦	♦	♦	♦
Rural Cooperative Development Grants				♦	♦
Value-Added Producer Grant			♦	♦	♦
Rural Energy for America Program Loan Guarantees/Grants	♦	♦		♦	♦
Biorefinery Assistance Program Loan Guarantees					
Repowering Assistance Program					
Advanced Biofuel Payment Program					
Rural Utilities Programs					
Water and Waste Disposal Direct Loans, Loan Guar., Grants	♦	♦		♦	
Solid Waste Management Grants					♦
Rural Broadband Direct Loans and Loan Guarantees	♦			♦	
Electric and Telecommunications Direct Loans/Loan Guarantees	♦	♦		♦	
Distance Learning and Telemedicine Loans/Grants		♦		♦	
Community Connect Grants	♦	♦	♦	♦	

* Initial operating expenses are eligible in conjunction with the financing of an eligible community facility project. However, grant funds may not be used to fund initial operating expenses.

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